

# Exhibit D

June 16, 2016

Ditech Financial, LLC  
PO Box 6176  
Rapid City, SD 57709-6176

RE: Loan No: [REDACTED]  
QWR/NOTICE OF ERROR

To Whom it May Concern:

I received a letter from my assigned Single Point of Contact Shareda dated May 19, 2016. I called and left a message for Shareda to return my call on June 10, 2016 and to date have not received a call back. I need a written explanation of the following issues along with an additional explanation of how and when Ditech proposes to fix each.

The recast offer letter I received was late in accordance with Fannie Mae's servicing guide. I should have received it in November of 2015. Please explain why this offer did not get mailed until March 30, 2016 and what you will do to correct this error.

The recast offer letter had an estimated principle balance listed that incorrect and/or was not associated with my loan. Because this was in correct, the payment amounts and interest calculations were incorrect. Please explain why this was not corrected and addressed and what you do to correct this error.

The recast offer listed two separate payments amounts, with the same term length for each. This was extremely confusing and also incorrect. Please explain why this was not corrected and addressed and when the error will be corrected.

The recast offer letter states "Ditech has provided a comparison below of the total below of the total interest paid over the life of the loan to help you with your decision." Please explain how a recast offer letter with completely erroneous information is supposed to help me with my decision? Also please explain how and when Ditech will correct this error.

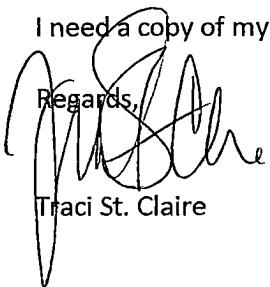
I sent in the signed form agreeing to recast my loan and to date my loan has not been recast. Referencing a fax that I sent in that stated that I didn't agree to pay more interest doesn't relieve Ditech from the obligation of actually recasting the loan based on the actual and correct amounts. To that effect, explain why loan still has not been recast and when it will be recast. In fact, it needs to be retroactively adjusted. Please recast my loan immediately.

The recast was very important to me because and I had developed a financial plan and budget to pay off higher interest debt based on the lower monthly mortgage loan payment that I should have gotten. Ditechs inability to follow servicing guidelines set forth by Fannie Mae has caused me mental and emotional stress and financial harm. Futhermore and in light of all the problems and errors I've encountered with my loan both with Greentree and Ditech, I also request a full audit of my account. More specifically, please provide the following:

A complete breakdown of each payment I've made to Green Tree Servicing and Ditech to include the amount of principle, interest, and escrow amounts and any fees. I need to know if these payments were applied correctly.

I also requested via a demand letter to Cindy Leete, that I wish to cancel my escrow account and for taxes and insurance. Please explain why this has not been done and when it will be done. By law, I'm no longer required to pay PMI and it has been removed from my loan.

I need a copy of my signed loan modification agreement.



Regards,  
Traci St. Claire